

Tricare for Life and Champ VA

TRICARE for Life (TFL): Medicare entitlement program for Medicare eligible TRICARE for Life beneficiaries.

Note: TRICARE members who enroll in Medicare Parts A & B are automatically enrolled in the TRICARE for Life (TFL) program. TFL has no premiums and includes creditable Part D coverage. It is available worldwide.

TRICARE for Life Benefits

TRICARE for Life (TFL) is sometimes referred to as “Military Medicare,” and is a Medicare-wraparound program for Medicare eligible TRICARE for Life beneficiaries regardless of age or place of residence.

TRICARE for Life is not the same as TRICARE (non-Medicare coverage); TRICARE for Life is the Medicare-related portion of TRICARE.

More about TRICARE For Life

TRICARE for LIFE is a Medicare wrap-around program of TRICARE eligible Medicare beneficiaries who have both Medicare Parts A and B.

Eligibility for TRICARE for Life: Military service members and their families If on active duty; cannot combine TRICARE for Life with any other coverage,

- National Guard/Reserve member and their families
- Survivors of military service members
- Former spouses
- Others including Medal of Honor recipients and their families
- Types of beneficiaries; plans and benefits differ by beneficiary category

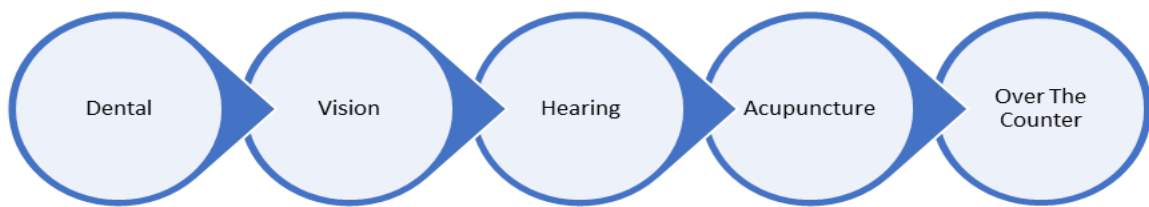
Beneficiaries Eligible for TRICARE for Life and Medicare If eligible for both, the beneficiary must have Medicare Part A and Part B If beneficiary disenrolls from Part B, he/she is no longer eligible for TRICARE for Life.

When a TFL member joins a Medicare Advantage (MA) plan, the MA plan becomes the primary payer (except for those on Medicaid), meaning the Medicare Advantage plan is responsible for paying the medical claims less the copays/coinsurance which are the customer’s responsibility as detailed in the Medicare Advantage plan Summary of Benefits.

Only a MA R-PPO picks up the allowable TFL copays and coinsurance. Do Not confuse with and L-PPO.

It is important to note that if healthcare services are not covered by the Medicare Advantage plan or TFL, the customer will be liable for all costs incurred. If a service is covered by the Medicare Advantage plan, but is not covered by TFL, TFL will not reimburse copays/coinsurance for the service.

Examples of Services not covered by TRICARE for Life:



How TRICARE for Life coordinates with Medicare or Medicare Advantage plans:

- Medicare Advantage plan becomes primary (except for those on Medicaid) After primary plan pays claims, the TRICARE for Life picks up the remainder of claim
- Coverage is limited to TRICARE for Life covered services only, and subject to TRICARE for Life allowable amounts
- If TRICARE for Life receives claim before it is processed by primary payor, the claim will be denied
- If the primary payor denies a claim, it will likely be denied by TRICARE for Life as well

How a R-PPO MAPD coordinates Rx benefits with TFL:

If the Pharmacy Benefit Manager (PBM) for both MAPD & TFL is Express Scripts, Rx benefits can be easily coordinated at an in-network TFL pharmacy. At the pharmacy, the customer provides the plan ID card and TFL number
Customer pays according to plan, with TFL reimbursing the cost differential
The customer will not pay more than the out-of-pocket level under TFL when prescriptions are obtained through an in-network TFL pharmacy

Note: There is no reimbursement for drug costs for drugs not on the TFL Formulary

